PTO/SB/01A (08-03)
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## DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING AN **APPLICATION DATA SHEET (37 CFR 1.76)**

Title of Invention	Systems and Methods for Processing Defaulted Loans					
As the below named inventor(s), I/we declare that:						
This declaration is directed to:						
		The attached applica	tion, or			
		Application No	_, filed on,			
		as amended on	(if applicable);			
I/we believe that I/we patent is sought;	am/are the	original and first inven	tor(s) of the subject n	natter which is claimed and for which a		
I/ we have reviewed amended by any ame	I/ we have reviewed and understand the contents of the above-identified application, including the claims, as amended by any amendment specifically referred to above;					
I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me/us to be material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the National or PCT International filing date of the continuation-in-part application.						
All statements made herein of my/own knowledge are true, all statements made herein on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001, and may jeoperdize the validity of the application or any patent issuing thereon.						
FULL NAME OF INVE	NTOR(S)	/h		, , , , , , , , , , , , , , , , , , ,		
Inventor one: Alex	Z. Shapiro	///				
Signature:	0/		Citizen of:	U.\$.		
Inventor two: Mich	ele Ann Hoin	nes				
Signature:	cote	le a. Hal	Citizen of:	U.S.		
Inventor three: Rob	ert G. Goldbe	erg				
Signature:	us /.	him	Ćlilzen of:	<u>υ.s.</u>		
Inventor four:		/ 0				
Signature:		•	Citizen of:			
Additional inventors or a legal representative are being named on additional form(s) attached hereto.						

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## **POWER OF ATTORNEY** CORRESPONDENCE ADDRESS **INDICATION FORM**

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Filing Date	
First Named Inventor	Shapiro
Art Unit	
Examiner Name	
Attorney Docket Number	AMO-001.01

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	orney(s) or agent(s) to pros	ecute the application ide	entified above, and to	transact all business l	n the Patent and
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Assign	ee of record of the entire int ate under 37 CFR 3.73(b) is				
	SIG	SNATURE of Applican	t or Assignee of Rec	ord	
Name	Michale Ann Holmes				
Signature	Signature matule a. Lulane				
Date	2/13/04		Telephone		8-4235
	tures of all the inventors only forms if more than one			or their representativ	e(s) are required.

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Filing Date		
First Named Inventor	Shapiro	
Art Unit		
Examiner Name		
Attorney Docket Number	AMQ-001.01	

<u></u>			Attorney	OCKEL MOUNDER		
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Applic	ant/Invento	ж.				
Assignee of record of the entire interest. See 37 CFR 3.71.						
Certificate under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96).						
SIGNATURE of Applicant or Assignee of Record						
Name	Robert G. Goldberg					
Signature Mus mus						
Date	2/1	7/2604	8	Telepho	ne 617-728-	4244
NOTE: Sign:	atures of a	il the inventors or	assignees of record	of the entire inte	rest or their representa	tive(s) ere required.
		it more than one s	ignature is required.	see DeIDWT.		<del></del>

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First Named Inventor	Shapiro
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Attorney Docket Number	AMO-001.01

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Applicant/Inventor.					
Assignee of record of the entire interest. See 37 CFR 3.71.					
Certificate under 37 CFR 3.73(b) is englosed. (Form PTO/SB/95).					
SIGNATURE of Applicant or Assignee of Record					
Name Alex Z. Shapiro	<u>'</u>				
Signature	7				
Date 2/18/04		Telephone	617.521	. 605Y	
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.					
*Total of 3 forms are submitted.	Businia is ladniiao' see	Delow .	·		

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